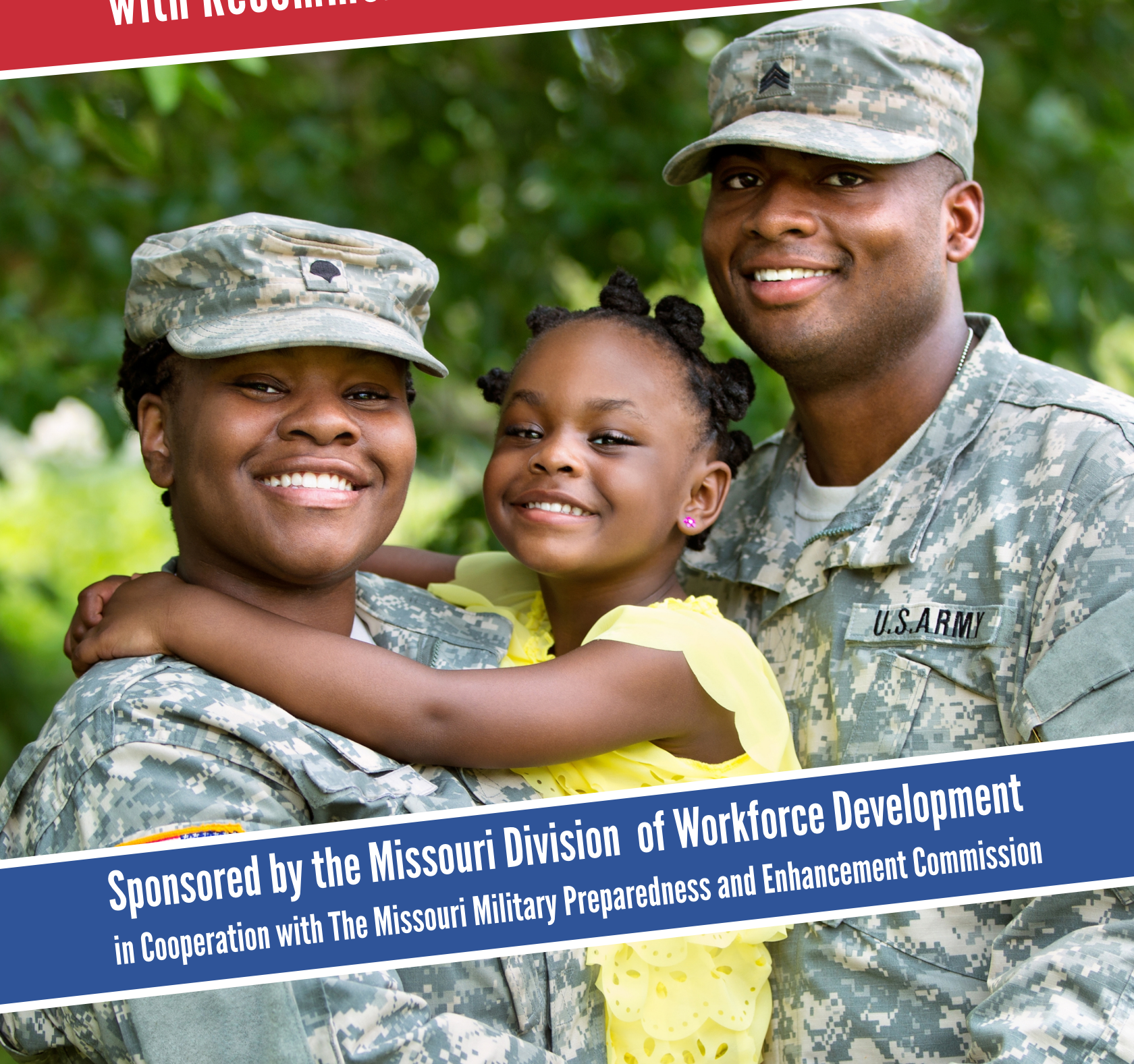


2018

**A National Analysis of Efforts to Improve the Quality
of Life of Military Servicemembers and their Families
with Recommendations for Missouri Policymakers**



**Sponsored by the Missouri Division of Workforce Development
in Cooperation with The Missouri Military Preparedness and Enhancement Commission**



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INTRODUCTION

A recently published study, *A Comprehensive Analysis of Missouri's Efforts to Improve the Quality of Life of Military Servicemembers and Their Families*, compiled all of the state's "military friendly" programs and policies into a single document, while also reporting on the awareness and perception of these initiatives by their intended beneficiaries: Missouri's military servicemembers and their families.

The previous report concludes with several key findings and recommendations. The most notable finding might be the ranking of military family priorities for deciding where to reside upon separation from the military, which include 1) employment, 2) proximity to family, and 3) cost of living. The most immediate actionable recommendations were to investigate the best practices found in other states and focus additional efforts on the support for military spouses in Missouri.

This report directly addresses the key findings and recommendations from the previous study. Its three parts, collectively, provide insight into how other states have approached the support of military servicemembers and their families and how Missouri can further its own support structures. Part 1 highlights a selection of policies and programs from other military friendly states. Part 2 displays direct quotations from military spouses, and other stakeholders from across the state, regarding the perceived quality of life of servicemembers and their families in Missouri. Part 3 outlines key findings based on the data collection and analysis.

The researchers are grateful to all of those who contributed to this study and for the collaborative opportunity to serve Missouri's military families. For, in the words of one military spouse, "This is [our] opportunity, at the most basic level, to influence what changes in this state."

METHODOLOGY

Purpose

The purpose of this study was to investigate the best practices adopted by military friendly states throughout the U.S. while also continuing to collect information from stakeholders across the state about the perceived quality of life of Missouri's military servicemembers and their families.

Research Design

A qualitative research design was applied toward these purposes. Qualitative research allows for the exploration of a societal issue through the lens of the individuals it directly affects (Creswell, 2013). For the purposes of this study, qualitative data were collected in two ways: 1) researchers collected archival data housed on state departmental websites related to military friendly policies and programs, and 2) researchers recorded military spouse and stakeholder focus group discussions, which were held at a series of symposia across the state.

Procedures

Archival Data Collection - In order to select a sample of states to include in this study, researchers first employed internet search engines to identify the vast assortment of military friendly state rankings available online. While dozens of such lists are published annually, the researchers found that many of these lists were duplicated from a much smaller collection of unique rankings. In total, eight unique military friendly state ranking lists were identified. These eight lists were then scrutinized for their validity and reliability of measurement (Riege, 2003). Two of the eight unique lists—WalletHub and SmartAsset—were found to contain valid measures that were indexed with data obtained from the U.S. Census Bureau (2010), which increased their degree of reliability. Because the WalletHub and SmartAsset lists were found to be equally valid and reliable, the researchers of this study merged the rankings to create a new list of the ten most military friendly states in the nation. Finally, researchers employed internet search engines to identify the policies and programs from each of the ten states that affect employment, family, and cost of living for military servicemembers and their families.

Human Subjects Data Collection - Researchers also held a series of five symposia throughout the state of Missouri in order to disseminate the findings and recommendations from the previous study and to collect additional data from military spouses and other stakeholders. Local liaisons and key military spouses from St. Louis, Kansas City, Springfield, Whiteman Air Force Base, and Fort Leonard Wood were identified and charged with organizing each of the five symposia and inviting stakeholders to participate. In total, 135 participants contributed to the focus group discussions, which centered around the question: What challenges and opportunities do military servicemembers and their families in Missouri face regarding employment, family, and cost of living? In order to ensure the protection of the rights and welfare of all human subjects that participated, all participants were informed of the purpose of the study, acknowledged their informed consent in writing prior to participating, and were provided with several measures of confidentiality concerning the protection and use of their data.

Data Analysis

The data collected were organized into databases, read and analyzed, and then reduced through the creation of codes and themes (Huberman and Miles, 1994). Data were then reorganized based on their alignment to one or more of these themes (Creswell, 2013). Representative samples or direct quotes from each data set were then selected for presentation in this report (Richardson, 1990).

Limitations

Several limitations apply to this study which are numbered and outlined in the following text. 1) Although 135 military spouses and other stakeholders participated in the study, their perceptions may not be representative of the diverse population of military servicemembers and families throughout the state. 2) Due to the scope of the study, only spouses at active duty military installations were invited to participate, which omits the perceptions of spouses of military members in guard and reserve components. 3) Although the two military friendly ranking lists used were found to be both valid and reliable, the weight given to different measures could produce an entirely different list of military friendly states. 4) Some policies and programs that could be deemed “best practices” are offered by states not included in this study.



PART 1

STATE POLICY HIGHLIGHTS

**States are listed in alphabetical order*

HIGHLIGHTS FROM ALABAMA

Alabama G.I. Dependents' Scholarship

Department of Veteran Affairs

Children, stepchildren, and spouses of qualified veterans may receive up to **five academic years (10 semesters)** at any Alabama state-supported institution of higher learning or a prescribed course of study at any state-supported technical college to be used for undergraduate courses of study **at the in-state tuition rate**. Beginning July 31, 2017, qualifying veterans must be rated 40% or more due to service-connected disabilities or have held the qualifying rating at the time of death, be a former prisoner of war (POW), declared missing in action (MIA), died as the result of a service-connected disability rating or died while on active military service in the line of duty.

Total State Population: 4,888,949

Veteran Population: 388,865 (8%)

Median Household Income: \$57,935

Cost of Living Ranking: 7th lowest in U.S.

Military Retiree

Income Tax Exemption

Department of Revenue

Effective January 1, 1989, and for all successive tax years, all compensation received as **retirement benefits** by any person retired from the military service of the United States of America and survivor benefits derived therefrom **are exempt from any state, county or municipal income tax** or similar tax.

Occupational Licensure for Military Service

Various State Licensing Agents

Certain occupational licensing/certification boards may accept **military education, training, or service as qualifications for licensure or certification**. Any member of the Armed Forces of the United States shall be left in good standing until, at a minimum, December 31, of the first year following the end of his or her deployment, by the administrative or licensing body with which he or she is licensed or certified, while deployed, if at the time of deployment, the member was in good standing with the branch of the armed services and with the administrative licensing body.





HIGHLIGHTS FROM ALASKA

Total Population: 738,068

Total Veteran Population: 71,004 (10%)

Median Household Income: \$85,518

Cost of Living Ranking: 46th lowest in U.S.

PERS Military Service Credit

Division of Retirement and Benefits

A servicemember may be eligible to receive up to **five years of Public Employees' Retirement System (PERS) credit for their active military service** in the U.S. Armed Forces, if they are vested and they were honorably discharged. PERS retirees, deferred vested members, and surviving spouses of members who had served in the armed forces, may also be eligible to receive this credit. Retired National Guard and Reserve Unit members may be eligible to claim active military service, even though they are eligible to receive a federal retirement benefit for the same service.

Property Tax Exemptions for Disabled Veterans

Department of Revenue

Real property owned and occupied as the primary residence and permanent place of abode by a qualified disabled veteran whose disability was incurred or aggravated in the line of duty and whose disability has been rated as 50 percent or more by the military service or the U.S. Department of Veterans Affairs, is **exempt from taxation on the first \$150,000 of assessed valuation**. The exemption transfers to a spouse if the veteran passes away and the spouse is at least 60 years of age.

Veteran Employment Tax Credit

*Department of Labor and
Workforce Development*

An employer may be eligible to claim an income tax credit for hiring a veteran in the state. The amount of the credit is dependent on whether the veteran is disabled, and whether the veteran is a permanent hire or seasonal hire. The credit available is

\$3,000

for the permanent hire of a disabled veteran,

\$2,000

for the permanent hire of a veteran. A credit of

\$1,000

is available for the employment of any veteran in a seasonal position. The employment of a veteran must start no more than two years after discharge (in the case of a veteran not disabled) or 10 years after discharge (in the case of a disabled veteran). The veteran must have been unemployed for at least four weeks preceding the date employment begins.

HIGHLIGHTS FROM FLORIDA

Unemployment Compensation for Spouses of Servicemembers

Department of Economic Opportunity

Provides that a person is **not disqualified** for unemployment compensation benefits who voluntarily leaves employment **due to relocation** as a result of his or her spouse's military orders. Allows the spouses of active duty military members who voluntarily resign from their jobs to **keep the family intact** as a result of the military members' change of station orders or deployment to become eligible for unemployment compensation benefits.

The Don Hahnfeldt Veteran and Military Family Opportunity Act

Department of Veterans' Affairs

The Act **eases professional licensing fees and requirements** for certain military members, veterans, and their spouses through revising licensure eligibility requirements, waiving initial certification and certification examination fees for active duty military personnel, authorizing the licensing authority to recognize certain military-issued credentials for purposes of licensure, and requiring the State Board of Education to issue a temporary certificate in educational leadership to certain persons, in addition to other similar considerations.

Total Population: 21,312,211

Total Veteran Population: 1,569,406 (7%)

Median Household Income: \$58,190

Cost of Living Ranking: 28th lowest in U.S.

Accommodation in Schools for the Transition for Children of Military Families

Department of Education

Provides **priority placement** in gifted, special needs and voucher programs for the children of military members. Additionally, provides for **smooth transition** for children of military families coming into Florida by improving timely transfer of records, establishing procedures to **lessen the impact of moves**, providing services for transferring students, and giving them first preference in special academic programs. The Department of Education shall assist in the transition by promoting practices which foster access to extracurricular programs, establishing procedures to lessen the adverse impact of moves from the end of the junior year as well as before and during the senior year, encouraging or continuing partnerships between the military base and the school system, providing services for transitioning students when applying to and finding funding for postsecondary study, and providing other assistance as identified by department, school, and military personnel.





HIGHLIGHTS FROM MAINE

Total Population: 1,341,582

Total Veteran Population: 126,842 (9%)

Median Household Income: \$55,814

Cost of Living Ranking: 39th lowest in U.S.

Occupational Licensing Initiative

Department of Professional and Financial Regulation

This program allows for a **quicker and easier licensing** for veterans who have demonstrable military experience in the areas of: (1) Boiler, (2) Electrical, (3) Fuel, or (4) Plumbing. As part of this initiative, newly created laws allow the Department of Professional and Financial Regulation (DPFR) greater flexibility in evaluating and crediting military experience towards licensure and continuing education requirements, **eliminating the need for veterans to undergo duplicative, expensive training**. The DPFR is also planning a series of licensing workshops that will allow qualified veterans to receive "on the spot" licensing and endorsements.

SaluteME

Maine State Housing Authority

To show appreciation for the commitment and sacrifices made by Maine's veterans, MaineHousing is proud to offer qualified active duty, veterans, and retired military personnel a **0.25% discount to the already low First Home Loan 30-year fixed interest rate**. Servicemembers who are not first-time homebuyers may be eligible. MaineHousing is waiving the first-time homebuyer requirement for veterans who may have previously owned a home.

Hire-A-Vet Campaign

Department of Labor

Maine's annual Hire-A-Vet campaign provides support for employers to expand the hiring of veterans and military families, including a network of state and federal agencies, resources and nonprofits, education on military language and culture, assistance with recruiting, hiring, assimilation and retention, and recognition for the hiring and advancement of veterans. The campaign has connected more than **300 employers with over 700 veteran-hires**

since its inception in 2015, and has been recognized as a best practice by the United States Department of Labor and the National Association of State Workforce Agencies.



HIGHLIGHTS FROM NEBRASKA

Reservist Tuition Credit Program

Department of Veterans' Affairs

Nebraska residents who are enlisted members of a Nebraska-based unit of the Active Selected Reserve may be eligible for a **50% tuition credit** to the University of Nebraska campuses, Nebraska state colleges and Nebraska community colleges. This program is allowed 200 new applicants each calendar year. To be eligible, reservists must meet the following requirements:



- A current Nebraska resident;
- An Enlisted member of a Nebraska-based Active Selected Reserve Unit;
- Have a minimum of 2 years remaining on their enlistment (ETS) at the beginning of each school term;
- Have agreed to serve a minimum of 3 years in the reserves;
- Should not have completed their 10th year of total service in the armed forces;
- Pursuing a course of study leading to a degree or certificate (the credit will end upon completion of the degree or program of study).

Total Population: 1,932,549

Total Veteran Population: 142,176 (7%)

Median Household Income: \$59,027

Cost of Living Ranking: 20th lowest in U.S.

Teacher Certification for Servicemembers and Spouses

Department of Education

There are currently **six paths to certification** for servicemembers and spouses who possess teacher certification in a state other than Nebraska including (1) receiving a provisional permit, (2) receiving a military teaching permit to one district, (3) receiving an alternative teaching permit, (4) receiving a transition to teach permit, (5) receiving a state substitute permit, and (6) receiving a local substitute permit to one district.

Military and Veteran Hiring Workshops

Department of Labor

Workshops held the day before and day of scheduled career fairs assist military servicemembers, spouses, dependent children and veterans with adopting best practices for engaging with employers, making a positive and memorable first impression, and reviewing tips for creating a marketable résumé. **Free individual résumé review** and assistance is also available.





PORTSMOUTH NAVAL SHIPYARD
ESTAB. 1800



PROUD OF OUR PAST. READY FOR THE FUTURE.

PAST & PRESENT

HIGHLIGHTS FROM NEW HAMPSHIRE

Total Population: 1,350,575

Total Veteran Population: 112,790 (8%)

Median Household Income: \$69,664

Cost of Living Ranking: 35th lowest in U.S.

Veterans' Relief

State Office of Veterans Services

Whenever any person, resident in this state, who served in the armed forces of the United States, in any war, insurrection, campaign, or expedition, in which the United States was engaged, and who received an honorable discharge, not being under guardianship or legal restraint, shall become poor and unable to provide maintenance for himself and his dependent family, such person, his wife, widow, or minor children, **shall be supported at the public expense** in the town or city of their abode, at their own home or such place, other than a town or county almshouse, as the overseers of public welfare or the county commissioners shall deem proper.

Tax Credits and Exemptions

State Office of Veterans Services

Property owned and operated by certain veterans' organizations or departments, local chapters or posts shall be **exempt from taxation**. Certain wartime veterans, their wives or widows may be eligible for a property tax credit of \$50 (\$100 if both are eligible veterans). Cities/towns may vote to adopt a higher tax credit of up to \$500. The widow of a veteran who was killed while on active duty in the military may be eligible for a tax credit of between \$700 and \$2000 on real estate or personal property. There is a \$700 tax credit on real estate occupied as principal place of abode by a permanently and totally disabled service-connected veteran, double amputee or paraplegic or unmarried surviving spouse. Cities and towns may vote to adopt a higher tax credit of up to \$2000. A permanently and totally disabled veteran who is blind, paraplegic or a double amputee as a result of service connection and who owns a specially adapted homestead acquired with the assistance of the U.S. Department of Veterans Affairs, or with proceeds from the sale of any previous homestead acquired with the assistance of the U.S. Department of Veterans Affairs, shall be exempt from all taxation on the homestead. The veteran's surviving spouse shall also be exempt from all taxation on the homestead.

Veterans Priority for Training Programs

State Office of Veterans Services

Qualified veterans will be granted priority in obtaining training that is funded in whole or part by the federal government or the State of New Hampshire. For a veteran to be given priority of service for a specific training program, the veteran shall first meet the eligibility criteria and qualification requirements of the specific training program. A veteran shall apply for veterans priority of service with the training provider. The veteran is responsible for furnishing proof of service in the form of a copy of such veteran's DD214 certificate of release or discharge from active duty prior to the beginning of training. Any eligible veteran who has applied for priority of service in a training program, has provided proof of veterans status, and has met all basic criteria for the program shall be given priority placement into the program.

HIGHLIGHTS FROM SOUTH CAROLINA

Expedited Certification Processing for Military Spouses

Department of Education

To assist educators who may be required to change residence and employment on short notice due to military service, the Office of Educator Services provides **expedited processing of certification applications** for spouses of active duty military **service members** assigned to South Carolina. Educators holding valid, standard out-of-state certification issued by a state licensing agency and educators who have completed approved preparation programs are eligible for expedited processing of their application if their spouse is an active military **service member** being assigned to South Carolina.

Free Tuition/Education Assistance for Children of Veterans

Department of Veterans' Affairs

A child of a wartime veteran, upon application to and approval by the South Carolina Department of Veterans Affairs, may be admitted to any state-supported college, university, or post high school technical education institution **free of tuition** so long as his or her work and conduct is satisfactory to the governing body of the institution, if the veteran was a resident of South Carolina at the time of entry into service, during service and still resides in the state or has been a resident of the state for at least one year and still resides in the state or, if the veteran is deceased, resided in the state for one year before death, and provided the veteran served honorably in a branch of the military service of the United States during a war period, as those periods are defined by Section 101 of Title 38 of the United States Code and meets certain additional criteria.

Operation Palmetto Employment

Department of Employment and Workforce

Operation Palmetto Employment (OPE) is a **statewide military employment initiative** directly supported by the South Carolina National Guard and the South Carolina Department of Employment and Workforce, a proud partner of the American Job Center Network. Program partners—including various state agencies, educators, workforce development representatives and many others—work together under the OPE umbrella to serve South Carolina's military job seekers and the civilian employers who hire them. The initiative seeks to provide updated resources in an effort to continually reduce the unemployment rate among South Carolina's military community, and to further educate South Carolina employers on the value of military hires.

Total Population: 5,088,916

Total Veteran Population: 391,660 (8%)

Median Household Income: \$58,792

Cost of Living Ranking: 24th lowest in U.S.



THIS MONUMENT REPRESENTS THE HIGH ESTEEM IN WHICH ALL WHO LOVE FREEDOM HOLD
CHARLESTON'S NATIVE SON, WILLIAM MOULTRIE

BORN ON NOVEMBER 23, 1730, MOULTRIE SERVED IN THE ROYAL ASSEMBLY FROM 1752 UNTIL 1773.
HE WAS AIDE-DE-CAMP TO GOVERNOR WILLIAM LYTTLETON IN THE 1755 OFFENSIVE ON THE SOUTHERN
FRONTIER TO SUPPRESS PILLAGING BY THE CHEROKEE NATION. IN 1760, MOULTRIE WAS PROMOTED TO
CAPTAIN IN COLONEL THOMAS MIDDLETON'S PROVINCIAL REGIMENT AND ROSE TO FURTHER
PROMINENCE AFTER SERVING IN THE CHEROKEE EXPEDITION OF 1761. HE WAS ELECTED TO THE FIRST
PROVINCIAL CONGRESS IN 1774. ON JUNE 17, 1775, HE EARNED THE COMMISSION OF COLONEL IN
THE SECOND SOUTH CAROLINA REGIMENT OF FOOT

IN COMMAND OF FORT SULLIVAN ON JUNE 28, 1776, MOULTRIE DEFEATED A COMBINED LAND AND SEA
ASSAULT BY THE BRITISH UNDER THE COMMAND OF MAJOR GENERAL HENRY CLINTON AND



MOUNT RUSHMORE NATIONAL MEMORIAL
GRAND VIEW TERRACE

HIGHLIGHTS FROM SOUTH DAKOTA

Total Population: 877,790

Total Veteran Population: 67,886 (8%)

Median Household Income: \$56,847

Cost of Living Ranking: 26th lowest in U.S.

Free Tuition for Veterans

Department of Veteran Affairs

Certain veterans are eligible to take undergraduate courses at a state-supported university without the payment of tuition provided they are not eligible for educational payments under the GI Bill or any other federal educational program. To qualify, the veteran must have been discharged under honorable conditions and be a current resident of South Dakota. Eligible veterans may receive **one month of free tuition for each month of "qualifying service"** with a minimum of one, up to a maximum of four, academic years.

Veterans' Preference for Employment

Department of Labor & Regulation

Eligible veterans receive **preference for appointment, employment and promotion at all levels of government**, including state, county and city, as well as public school systems. South Dakota defines an eligible veteran as (1) honorably discharged, (2) a citizen of the United States, and (3) having served under qualifying conditions. The unmarried spouse of an eligible veteran who died while in service, or died later from a service-connected cause, is entitled to the same preference as an eligible veteran, provided the spouse has the qualifications to do the job in question. If a disabled eligible veteran is unable to exercise his or her right to a veteran employment preference due to the disability, the veteran's spouse is entitled to the same preference, provided the spouse has the qualifications to do the job in question.

Disabled Veteran Property Tax Exemption

Department of Revenue

Eligible disabled veterans or unremarried surviving spouses, may be exempted up to

\$100,000

of the full and true value of the dwelling, or portion thereof, from property taxes. After an application is submitted and the property qualifies for the exemption, no further applications are needed.



The property will continue to receive the \$100,000 exemption until the property is sold or there is a change in use. To be eligible, (1) the property must be owned and occupied by a disabled veteran or unremarried surviving spouse, (2) the property must be classified as owner occupied, and (3) the veteran must be rated as permanently and totally disabled as the result of a service-connected disability.

HIGHLIGHTS FROM VIRGINIA

Virginia Values Veterans (V3) Program

Department of Veterans Services

The Virginia Values Veterans (V3) Program is a Commonwealth of Virginia Department of Veterans Services Program whose mission is to educate and train employers throughout the Commonwealth on the Value of Virginia's Veterans, and to help employers connect with these personnel assets to maximize the productivity of their workforce. The V3 Program is a **free training and certification program for employers** to help them implement nationally recognized best practices in recruiting, hiring, and retaining highly-skilled and dependable veterans.

Income Tax Exemption

Department of Veterans Services

Up to \$15,000 of military basic pay received during the taxable year may be exempted from Virginia income tax. **For every \$1.00 of income over \$15,000, the maximum subtraction is reduced by \$1.00.** For example, if a servicemember's basic pay is \$16,000, he or she is entitled to deduct only \$14,000. Servicemembers are not eligible for the subtraction if their military basic pay is \$30,000 or more. Military personnel must serve on active duty for 90 days or more and can be stationed inside or outside of Virginia. For Virginia National Guard members, up to 39 calendar days of service or \$3,000 (whichever is less) may be deducted from their income when filing. This deduction is only available for O-3 and below.

Virginia Transition Assistance Program

Department of Veterans Services

The Virginia Transition Assistance Program (VTAP) offers transitioning **service members** and their spouses the best Virginia has to offer. By providing **peer-to-peer support through the transition process**, VTAP works alongside the transitioning service member or spouse to make referrals that address specific needs. The referral services could include, but is not limited to resume review, introduction to the Virginia Labor Market index, connection with the Virginia Values Veterans (V3) certified companies for employment, and other DVS programs as applicable. The VTAP core areas of focus are those seeking employment, education, and entrepreneurship, but it also assists those with needs outside of those three core areas.

Total Population: 8,525,660

Total Veteran Population: 726,470 (9%)

Median Household Income: \$82,865

Cost of Living Ranking: 31st lowest in U.S.





HIGHLIGHTS FROM WYOMING

Total Population: 573,720
Total Veteran Population: 50,852 (9%)
Median Household Income: \$62,865
Cost of Living Ranking: 5th lowest in U.S

First Responder Retirement Contribution

Wyoming Military Department

The First Responder Fund provides **payment of retirement contributions to a public or private retirement or pension system plan** for any Wyoming resident whose primary occupation is that of a first responder. Effective in March of 2009, the legislature passed a law allowing the Wyoming Military Department to pay military members private retirement contributions for the periods they are on Title 10 active duty.

Military Assistance Trust Fund

Wyoming Military Department

Provides **emergency financial assistance** to military members or their families who meet the following requirements:

- Any member of the Wyoming National Guard or a reserve unit that is based in Wyoming who has been called to active duty or active state service.
- Any Wyoming resident who is a member of a military reserve unit that is not based in Wyoming, if the member is called to active duty.
- Member of the immediate family of those personnel identified above.
- The financial hardship results from the military member's active duty status and is the last resort for the applicant.

Wyoming Personal Financial Counselor Program

Wyoming Military Department

The Wyoming personal financial advisor program provides free, confidential personal financial counseling and group presentations to Wyoming National Guard members, Wyoming veterans and their families. This program includes advice about resolving financial problems, budgeting and spending planning, retirement planning as well as information and advice on major purchases (home, auto, college), identity theft, and TSP planning.



The personal financial advisor can help with debt issues, credit management, insurance, security clearance concerns related to financial issues, and most other issues that are financial in nature.



PART 2

SYMPOSIA DISCUSSIONS

VOICES FROM...

MILITARY SPOUSE SYMPOSIUM: *WHITEMAN AIR FORCE BASE*

"If you could get me a job and get my kids an excellent education that prepared them for college, **I might consider staying in Missouri.**"

"**Children are expensive**...so...you know, I don't eat out a lot. I don't do my hair. I don't do my nails. I send my kid to preschool."

"When I was applying for jobs in [a comparable Midwestern state], I was making \$25/hour. When I was applying here, they were offering me \$8.50, and I have a college degree and almost 10 years experience...**I haven't worked for \$8.50 since I was 15.**"

"We're in a
childcare
desert..."

"It's not necessarily finding employment. It is **upward mobility** in your employment...not losing ground in your career every time you relocate and someone doesn't know your credibility or your work ethic to bring you in at a higher level."

"I go home and I'm having a conversation with...my sisters-in-law about how much I was paying for preschool and...they were like, 'Well, that's not so bad,' and then I was like, '**Oh, that's only two days a week.**' And they're paying that for 8 hour days, 5 days a week...and they live in a rural area."

"It's just not a great location [for specific medical needs]. I mean, you can find great oncologists and gynecologists, but when it's something that's so specific wrong with you, there's not a lot of options and you get into this mindset of, **I'm not supposed to be here. This isn't the state for me.**"

"**Reciprocity** as a professional gets tough when you've been licensed in eight different states and you have to get eight different states to send their information to the state you're getting licensed in, so you gotta wait on all those eight states and then it costs money every time."

"The tax law...could it be less confusing? I've lived in states where it's super clear: *you're a military spouse, keep your money, thanks for livin' here.*"

"We've actually contemplated having my two children and I move to [another state] with my in-laws to be able to put them into school....**It's a very real conversation that we're having.**"





VOICES FROM...

MILITARY SPOUSE SYMPOSIUM:

FT. LEONARD WOOD

"When I moved here and had to get a license for [my professional field]...it took almost **a full year** for them to process it. So I couldn't work until I had the license, and it took almost ten months."

"One of the things that I've noticed about Missouri is it's an incredibly proud state, and its stakeholders take their job seriously here. [But] I think the stakeholders need to do a better job of **communicating with one another and inviting more voices to the table.**"

"We came from [another state], and if you were a military spouse, they waive all fees for your licensure."

"The fact that my kids were **two years ahead** of all the students here and have to sit and learn all that stuff again and not really be challenged until they got into middle school was really frustrating for me as a parent."

"[**This is**] **an auxiliary job; it's not a career.** If my husband were to get out, we couldn't live on my income. It's something that keeps me busy, it helps me to continue to pay off my school debt, it helps me to pay for Christmas when we go home..."

"It's great that the cost of living is so low, but the paycheck reflects that low cost of living. The price of a flight doesn't change, the price of hotels doesn't change, the price of those experiences doesn't change, so, when we move from one state where we can make more money, to a state with less money, **some of those expenses can't be mitigated.**"

"**There's just no way to get around how important [employment] is when it comes to people making decisions,** because when folks transition out, the spouses gotta be able to have a job and the person that's transitioning out has gotta be able to have a job."

"So, this was our first experience at a base...I had two [college] degrees and couldn't [get hired] at Subway."

"I have two special needs kids...that need multiple appointments every week...and so as we have been trying to research, are we going to be able to stay in this area? Um, we're not. We can't for our children, **because those [specialized services] are not here.**"

VOICES FROM...

MISSOURI MILITARY SYMPOSIUM:

KANSAS CITY

"[These veterans] may be 26, 27, 28 years old, and this is their first experience as an adult, as a civilian, and up to that, prior to that it's always been someone else directing their life for them, telling them what to do. And, so, a lot of these choices...don't even enter a person's mind that **there's these opportunities out there.**"

"Every time I go to a job fair, every time I go to a session, I hear you've got to get your resume, you have to learn how to interview, you have to be able to research this. It's always on the individual, and it's never on the company to **meet them halfway.**"

"There's a big difference between being veteran-friendly and veteran engaging."

"Well, the problem I keep hearing here is research—**people need to research where they're going to go**, what's going to be best for them; but, that's not a tool or even a skill some of these folks have."

"It's almost **information overload.** And the states that have been successful have taken the overload and focused it down into having something where it's made it easy to enter into the lane you're looking for whether it be employment, whether it be services, whether it be nonprofits, etc."

"**So, what does Missouri have for the spouse and employment?** So much you hear, well, [we have] a program for the veterans workforce; we're going to put the veteran to work. Well, what happens when the veteran is wounded—which so many of them are—and it's the spouse that is working, and we don't get any help at the jobs?"

"When someone moves to [a new] town and [after a short while] they're able to say okay I'm able to interact. Well, you give people who've been on base for 20 plus years of their life, they are entering into, essentially, a new society and they have to reintegrate, and **we as a command group are not doing a great job past the [retirement] ceremony.**"

"I think we do really well at seeing the veteran here in Kansas City, but if you want the family to stay here you're really going to have to focus some of your services on the family."

"It's also not just the job, but what types of jobs and that self-actualization and are they proud of their job. **It's not just like, 'Oh, here's a job you should be grateful for this.'** Well, that's not really what I want to do, I don't want to do XYZ."



NATIONAL WORLD WAR I MUSEUM AND MEMORIAL

ENTRANCE

ENTRANCE



VOICES FROM... MISSOURI MILITARY SYMPOSIUM: *SPRINGFIELD*

"One veteran told me he thought it was a **detriment** to have his service on his resume."

"**I have this experience, I have this skill set.** How am I gonna sell that to a potential employer to want to buy in?"

"People get out of the military with no paper, so it doesn't matter if they know 42 computer systems in the Navy, or if they can drive any kind of truck. **They don't have any paper to prove it to a civilian employer.**"

"There's services out there that nobody knows about."

"I have found as a hiring manager...that most servicemembers do not have the skills of the tradesmen that I'm looking for...**but they do have the hard skills.** I'd rather take them, pay them higher because they've got reliability, they're gonna be at work on time, trainability, they're gonna catch up to speed pretty quick....Look at it as a 6 month to a year long investment, and then you're gonna have a fantastic employee who's gonna be loyal and stay with you forever."

"Everything's kind of boiling down to **awareness.** I think there's programs for everything. Everything may not be at a level 10 or where it needs to be, but there's still a place for everything. But awareness and some of the processes are a little overwhelming."

"**Child care is expensive relative to the level of cost of living** in Missouri and, specifically, this area. And to receive help with that is very difficult. We see that some spouses are having to just not work, so they can stay home while the other's working."

"We have a lot of great initiatives and organizations, but we don't have one that is bringing everyone together."

"If you're retiring you're more financially secure, you're probably not looking for those jobs necessarily, you may pick up a part time one or something. But, you're probably **looking more at the cost of living** to stretch that retirement."

VOICES FROM...

MISSOURI MILITARY SYMPOSIUM:

ST. LOUIS

"A lot of the veterans that I speak to, they're like, 'Okay, I never had to figure out my path.' It was just, 'Hey, you! Now you're the chief. Hey, you! Now you're the...whatever.' So you didn't ever have to figure it out. And when they get out here, they got to figure it out...like...**where you land now might not be where you're at 3 years from now.**"

"[Military spouses who are] teaching, nurses, physicians assistants, EMTs, EMS—all people who come with these credentials from another state can't get a job here. Because of whatever state requirements are, **the hurdles are so big, or they don't know what the hurdles are.**"

"We've got to build some better expectation amongst the servicemen and women about what is going to be expected of them [in civilian life]."

"**When we're in the military, the military takes care of everything.** You show up, you know, you stay there for the movers, they move you and you never have any of that cost....You don't have to pay for healthcare, eyeglasses, doctor. I mean you don't pay for any of that stuff....Even if they were civilian for 20 years before they became military, you forget that stuff costs when you were out."

"Employers say, 'Well, we would hire veterans if they just had the skills that we need.' And I said, 'Well, have you looked at their resume?' And they said, 'Well, of course we have.' I said, 'No, have you *really* looked at their resume to see how they're qualified? **Have you had a conversation with them so that you can understand fully what their qualifications are?**'"

"A lot of servicemembers are young, **they don't want to be out in the middle of nowhere.** If you hunt, I imagine Fort Leonard Wood would be a great place...if you're an outdoorsy type person. But if you're not, it really doesn't have much to offer. And if I wasn't, I wouldn't necessarily want to stay, in this area...because I would think that's what this whole area was."

"If [employers] want to hire veterans, they need to learn what to expect from a veteran, because these are people who are going to make a decision."

"There are a lot of employers, that if the veteran is the right fit, they'll hire them over a non-veteran. **But I don't think those are most of our jobs.** Most of our jobs pay less, and they're in manufacturing."





PART 3

EMERGENT THEMES AND CONCLUSIONS

EMERGENT THEMES

FROM THE MISSOURI MILITARY SYMPOSIA SERIES

Theme #1: *Lack of availability and/or awareness of the type of employment opportunities separating servicemembers are seeking, in combination with salary levels that will attract them.*

Focus group participants reported being offered employment opportunities at salary levels 30-50% lower than the wages they received while enlisted in the military. They also discussed difficulty in finding jobs and careers that interested them, rather than simply being offered careers that might have openings at the time they separate from their service. Despite recent advances, many participants discussed the lack of transferability of military skills into the civilian workforce as well. Several spouses and other stakeholders requested additional support for small business owners and aspiring entrepreneurs. Some employers reported out-of-state veterans turning down offers for employment in Missouri due to lack of relocation incentives.

Theme #2: *Missouri's military spouses face extreme challenges to gainful employment both while assigned to a duty station and upon their family's separation from the military.*

With military bases primarily located in rural areas of the state, spouses reported extremely low wages for the few available job openings, along with discriminatory questioning by employers about the length of time they expect to remain in the area. The lack of expedited and smooth reciprocity of professional licensure resulted in gaps in employment and lost wages. Multiple military-related moves often caused spouses to move backward in their career rather than advancing (taking a lower-tiered position and salary with each subsequent move). While many spouses were aware of available employment support for the transitioning servicemember, most reported a lack of support for spousal employment in general. Several spouses requested opportunities for short-term employment while assigned to a base or a telecommuting position they could retain through several military moves.

Theme #3: *Lack of comprehensive, affordable, and flexible childcare options in the areas surrounding Missouri's military installations.*

Focus group participants discussed, at great length, the challenges and effects of too few, unaffordable, or inflexible childcare services. Low wages near military installations (Theme #2) often don't offset the high cost of childcare services. Spouses reported delaying starting a family, or having additional children, until they moved to a state with better childcare options. Others reported that jobs with higher wages often have irregular hours or a longer commute, which forces some spouses to turn down offers for gainful employment opportunities that don't coincide with regular childcare business hours. Still others reported waiting lists of six months or more for the childcare services that are available.

Theme #4: *Missouri's low cost of living is both an opportunity and challenge to retaining military servicemembers and their families.*

Although stakeholders were in agreement that many areas of Missouri have a very low cost of living in comparison to other areas in which they have lived or with which they are familiar, this low cost of living appears to be a double-edged sword. While military families reported less difficulty in affording a house near Missouri's military installations and a lower cost of day-to-day expenses (excepting childcare), the expenses to travel to visit family or take a vacation remain the same (flights, hotels, etc.). Additionally, the lower cost of living equates to lower employment wages. While some participants reported the obvious linkage between the two, others described the "sticker shock" of seeing a lower advertised wage for available employment opportunities in Missouri, despite its relativity to the low cost of living.

Theme #5: *Lack of comprehensive support during the transition from military to civilian life for both servicemembers and their families.*

Despite the transition programs that currently exist, many participants discussed a need for additional support services and resources when exiting the military. Some stakeholders reported a lack of support for existing transition programs by military leaders who, themselves, have not yet experienced the challenges of transition. Others discussed the gap between military and civilian employment expectations and the need to bridge that gap more intentionally. Some participants requested the creation of direct "pipelines" to employment in multiple fields rather than simply participating in job fairs and requesting veterans preference for available positions. Several military spouses pointed out the lack of comparable transition support services for spouses.

Theme #6: *While Missouri's communities are military friendly, they are not necessarily all military engaging.*

Focus group participants discussed the need for communities to move past recognition ceremonies and “thank you for your service” gestures toward thoughtful and comprehensive measures to engage their military-connected community members. While many participants appreciated the gestures, they reported that communities are still sometimes fearful or awkward around veterans—even to the point of showing a reluctance to hire them. Local leaders could drive the conversation toward understanding what a veteran engaging community might be for their city or town.

Theme #7: *Lack of coordinated and targeted marketing and communication of the reasons Missouri is a great place to live for military servicemembers, veterans, and their families.*

Missouri's stakeholders and spouses reported that while the state has a lot to offer military servicemembers and their families, there is a lack of awareness about what those things are. Focus group participants requested a centralized website, or “one stop shop,” where all military-related services could be accessed. Many also requested a live person to chat with online or by phone who could guide them to the services for which they qualify. Many stakeholders reported the need for Missouri to market the benefits of living in the state much earlier than the transition programs currently afford. Of particular note, was the opportunity to market the recreation, employment, and cultural opportunities which are most often located far away from Missouri's military installations.

CONCLUSIONS

If the researchers had made a hypothesis at the beginning of this study, it might have been something along the lines of: “there must be a state out there that has it all figured out.” And while the scope of this study only sampled ten of the 50 states (albeit those ranked the most “military friendly” in the nation), the researchers did not uncover a single state within this sample which had policies or programs that better supported the quality of life of military servicemembers and their families than those found to exist in Missouri (and which were compiled and reported on in the previous study).

This is good news for the state of Missouri and likely a result of the development of many military friendly policies and programs in recent years. In the previous study, however, the researchers did discover a disconnect in many cases between the availability of a program or policy and the servicemember’s awareness of it. This finding was reinforced by the focus group discussions held during this study—participants discussed a need for better marketing and communication of existing services.

Fortunately, the researchers also discovered that Missouri's military stakeholders are ready and willing to engage in the process of continuing to improve the quality of life of its servicemembers and their families. With a simple email request and promise of a free lunch, 135 passionate military spouses, veterans, and community leaders showed up at venues across the state to tell their story and offer their support. They asked the right questions, offered innovative solutions, and promised to serve again when called upon.

While other states may be as fortunate to have such passionate stakeholders, no other state—of which the researchers are aware—is engaging their stakeholders in statewide conversations about improving the quality of life for servicemembers and their families. Likewise, no other state has the sort of “market research” that Missouri now has about the priorities of military families, along with a true understanding of the challenges they face. Armed with this powerful information, Missouri's policymakers are now even better suited to continue to make a positive difference for military servicemembers and their families.

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